

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re Application of Joseph E. Nelson and Kevin M. Darcey

Serial No.: Not Yet Assigned

Group Art Unit:

Filed: HERewith

Examiner:

FOR: **System and Method for Electronic Loan Application and for Correcting Credit Report Errors**

DECLARATION AND POWER OF ATTORNEY FOR PATENT APPLICATION

As below inventors, we hereby declare that:

Our residences, post office addresses and citizenships are as stated below next to our names.

We believe we are the original, joint, and first inventors of the subject matter which is claimed and for which a patent is sought on the invention entitled **System and Method for Electronic Loan Application and for Correcting Credit Report Errors**, the specification of which is attached hereto.


We hereby state that we have reviewed and understand the contents of the above identified specification, including the claims, as amended by any amendment referred to above.

We acknowledge the duty to disclose information which is material to the examination of this application in accordance with Title 37, Code of Federal Regulations, § 1.56(a).

We hereby appoint the following attorney(s) to prosecute this application and to transact all business in the Patent and Trademark Office connected therewith:

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Inventor's Signature John Dancy Date 3/1/00

Post Office Address: 11740 Saddle Crescent Circle

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VERIFIED STATEMENT CLAIMING SMALL ENTITY STATUS
(37 CFR 1.9(f) & 1.27(b))--INDEPENDENT INVENTOR

Docket Number (Optional)

Applicant or Patentee: Joseph E. Nelson & Kevin M. DarceySerial or Patent No.: Not Yet IssuedFiled or Issued: HerewithTitle: **System and Method for Electronic Loan Application and for Correcting Credit Report Errors**

As a below named inventor, I hereby declare that I qualify as an independent inventor as defined in 37 CFR 1.9(c) for purposes of paying reduced fees to the Patent and Trademark Office described in:

☐ the specification filed herewith with title as listed above.

☒ the application identified above.

☐ the patent identified above.

I have not assigned, granted, conveyed or licensed and am under no obligation under convey or law to assign, grant, convey or license, any rights in the invention to any person who would not qualify as an independent inventor under 37 CFR 1.9(c) if that had made the invention, or to any concern which would not qualify as a business concern under 37 CFR 1.9(d) or a nonprofit organization under 37 CFR 1.9(c).

Each person, concern or organization to which I have assigned, granted, conveyed, or licensed or am under an obligation under contract or law to assign, grant, convey, or license any rights in the invention is listed below:

☒ No such person, concern, or organization exists.

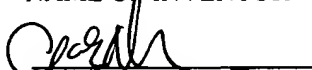
☐ Each such person, concern or organization is listed below.

Separate verified statements are required from each named person, concern or organization having rights to the invention averring to their status as small entities. (37 CFR 1.27)

I acknowledge the duty to file in this application or patent, notification of any change in status resulting in loss of entitlement to small entity status prior to paying, or at the time of paying, the earliest of the issue fee or any maintenance fee due after the date on which status as a small entity is no longer appropriate. (37 CFR 128(b))

I hereby declare that all statements made herein of my own knowledge are true and that all statements made an information and belief are believed to be true; and further that these statements were made with the knowledge that willful false statements and the like so made are punishable by fine or imprisonment, or both, under section 1001 of Title 18 of the United States Code, and that such willful false statements may jeopardize the validity of the application, any patent issuing thereon, or any patent to which this verified statement is directed.

Joseph E. Nelson
NAME OF INVENTOR


Signature of inventor

March 1, 2000
Date

Kevin M. Darcey
NAME OF INVENTOR


Signature of inventor

March 1, 2000
Date

NAME OF INVENTOR

Signature of inventor

Date